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## Remarks

Claims 40-43, 47, and 49-69 are pending in the application and were rejected in the Office Action of May 17, 2005. With this Amendment, claims 40 47, and 49-51 are amended. Claims 71 and 72 are new and fully supported by the specification. For at least the reasons stated below, Applicant asserts that all pending claims are now in condition for allowance.

## 1. The references fail to teach all of the limitations of the independent claim.

Independent claim 40 and corresponding dependent claims 41-43, 47, 49-50, 52-53, 56-61, and 63-69 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chelliah, U.S. Patent No. 5,710,887, in view of Inland Revenue Agency ("IRA"), and further in view of Tax forms ("TForms"). An interview was held with the Examiner, Steven Lieske and David Prange on October 18, 2005, to discuss the further prosecution of this application. Applicant thanks the Examiner for extending such a courtesy.

In light of the Examiner's comments, Applicant submits amendments to independent claim 40. Specifically, the claims now include the feature "presenting to the user a customized uses interface based on a region associated with the user, for determining which government agencies with which to communicate and which sponsor information to display in the user interface." Applicant submits that the prior art does not show or suggest the features of the Applicant claims.

Dependent claims 51, 54-55, and 62 were rejected under 35 U.S.C. § 103(a). Applicant submits that the prior art here does not show or suggest the features of the amended claims. By virtue of their dependency to allowable independent claims 40, the remaining pending claims are also allowable over the prior art.

Applicant respectfully requests withdrawal of the rejections pursuant to 35 U.S.C. § 103(a), favorable action regarding the application and pending claims, and issuance of a Notice of Allowance.

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## 2. Conclusion

Applicant submits that for at least the above-identified reasons, all pending claims are allowable over the art of record and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-305107).

Respectfully submitted,

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